

The influence of forms of insurance coverage organization on population's life quality

Kaigorodova G., Mustafina A.

Kazan Federal University, 420008, Kremlevskaya 18, Kazan, Russia

Abstract

© 2014, Mediterranean Center of Social and Educational Research. All rights reserved. Social insurance is essential for the development of population's quality of life because it fulfils social functions such as low- income citizens support; and economic functions such as the renewal of human resources; the development of the voluntary insurance market due to the increase in effective demand. For historical reasons, there are different types of correlation between compulsory social and voluntary insurance. These types depend on the stage of the development of national economies of countries, as well as from the historically formed principles of social security. Each type has its own purposes, negative and positive sides. Furthermore, we should not forget the specific features of each national economy.

<http://dx.doi.org/10.5901/mjss.2014.v5n24p>

Keywords

Commercial insurance, Compulsory insurance, Insurance premiums per capita, Population's quality of life, Social insurance